

IN RE:

SCOTT D CYPHERT
JENNIFER A CYPHERT
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.: 16-21313

Chapter 13

Document No.: 84

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 13th day of August, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).


(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED
8/13/21 1:58 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA


Carlota M. Böhm dmr
Chief United States Bankruptcy Court Judge

In re:
Scott D Cyphert
Jennifer A Cyphert
Debtors

Case No. 16-21313-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 13, 2021

User: aala
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Scott D Cyphert, Jennifer A Cyphert, 239 F Whitestown Village, Butler, PA 16001-6665
14209110	+ AES / PNC Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419
14209111	+ Aes / PNC National City, PO Box 61047, Harrisburg, PA 17106-1047
14209109	+ Aes / Pheaa FRN, Po Box 61047, Harrisburg, PA 17106-1047
14209114	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
14632329	+ ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14209119	+ National City Mortgage / PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14232950	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14209122	+ USAA Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14284784	+ Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601
14209124	Wells Fargo Dealer Services, Po Box 168048, Irving, TX 75016-8048

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mmccconnell@baecu.com	Aug 13 2021 23:13:00	Butler Armco Employees Credit Union, 101 Hollywood Drive, P.O. Box 1589, Butler, PA 16003-1589
14209112	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 13 2021 23:13:00	American Honda Finance, Po Box 168088, Irving, TX 75016
14218513	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 13 2021 23:13:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14283983	Email/Text: G06041@att.com	Aug 13 2021 23:13:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14209113	+ Email/Text: mmccconnell@baecu.com	Aug 13 2021 23:13:00	Butler Armco Employees Credit Union, Po Box 1589, Butler, PA 16003-1589
14209115	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 13 2021 23:26:46	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14209116	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Aug 13 2021 23:26:39	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14233323	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 13 2021 23:26:38	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14209118	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2021 23:13:00	Comenity Bank / Victoria's Secret, Po Box 182125, Columbus, OH 43218-2125
14282610	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0315-2

User: aala

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		Aug 13 2021 23:13:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14632329	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 13 2021 23:13:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14248169	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 13 2021 23:13:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14288150	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2021 23:13:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14258327	Email/Text: bnc-quantum@quantum3group.com	Aug 13 2021 23:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14209120	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 23:26:45	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14209121	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 23:26:45	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14209123	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2021 23:26:47	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Mortgage Company
cr	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance Corporation, PO Box 168088, Irving, TX 75016
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14234786	*+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14209117	##+	Central Credit / Penn Credit Corporation, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC Mortgage Company agornall@gornall-law.com
Brian Nicholas	

District/off: 0315-2

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on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com

Daniel P. Foster

on behalf of Joint Debtor Jennifer A Cyphert dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Scott D Cyphert dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Joshua I. Goldman

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jgoldman@kmlawgroup.com,
angelica.reyes@padgettlawgroup.com

Matthew F. Marshall

on behalf of Creditor Butler Armco Employees Credit Union mmarshall@dmkcg.com jrickabaugh@dmkcg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9